eServGlobal

Business Intelligence

Apeiron analytics module

Harness the power of rapidly growing volumes of data to
drive revenue and manage risk

The critical importance of data analytics

The volume of data available to service providers today, both within their
system and in the surrounding networks (social networks, etc) provides
an enormous resource for better understanding the customer base and
delivering a superior customer experience. The Business Intelligence
which can be derived through analysis of this data can be used to promote
faster adoption of new services and a higher number of transactions
while also monitoring and managing risks such as fraud.

The service provider is surrounded by data, both structured and
unstructured, on a daily basis. However, it is not the volume of data that
is important; it is the way it is exploited. To extract meaningful value from
big data, you need optimal processing power, analytics, capabilities and
skills. eServGlobal's Apeiron module leverages the latest technology
to allow service providers to manage, analyse and use rapidly growing
volumes of data, by applying advanced data analytics and machine
learning through a pragmatic approach.

Evolutive Solution

Apeiron offers evolutive tools allowing the service provider to start with
basic principles and to enrich capabilities as expertise and transactions
history grows.

Business intelligence through insight

eServGlobal's Apeiron module can be partnered with the Insight
Consulting Service to provide, not only the data (reports, segmentation,
etc), but also to propose recommendations and actions to be considered
by the service provider. Drawing on extensive experience, including
more than three decades working with operators and financial service
providers, eServGlobal can provide insight to engage subscribers and
drive faster adoption of new services.

Insight can capitalise on the analytics provided by Apeiron to provide
recommendations to launch new services and features inline with market
opportunity, suggestions to improve an existing service or areas that
require immediate attention.
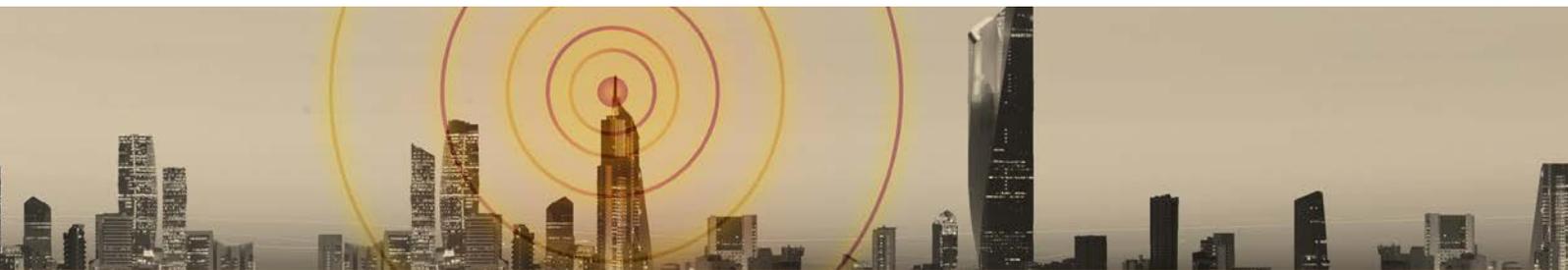
SMARTER DECISIONS   **FRAUD PROTECTION**   **LIQUIDITY MANAGEMENT**   **CREDIT SCORING**

90% OF DATA IN THE WORLD HAS BEEN CREATED IN THE PAST TWO YEARS.

Smarter Decisions

Apeiron allows service providers to better understand their own business to take smart decisions. Data analysis is never undertaken as an end to itself; it always has a practical application.

It allows a service provider to better understand the preferences, attitudes, and socioeconomic and demographic characteristics of customers in each segment. In turn, allowing them to propose more successful services.

Smart community visualisation

Apeiron can display all customers in a screen with a link to the actors they transact with. This allows the service provider to filter via a graphical representation and highlights abnormal behaviour.

Fraud Protection

The GSMA states that, "Effective risk management underlies sustainable commercial growth because it protects two key commercial assets: reputation and revenue." Apeiron equips the service provider with the right tools to detect potential fraud and abnormalities in their network, thereby supporting compliance to regulatory standards.

Apeiron offers modules for both fraud tracking and fraud discovery. It uses predefined scenarios to track set patterns. These scenarios are continually enhanced and evolved with the history of the service. When a suspicious pattern is identified, Apeiron notifies the Fraud Manager for intervention. Apeiron processes feedback from the Fraud Manager to offer pattern relevance monitoring, a recommendation engine and self-adaptation.

Credit Scoring

Data analytics can provide a valuable insight into the daily habits and financial behaviour of a subscriber. This is particularly useful in markets where a financial history can be difficult to establish. The ubiquity of the mobile in emerging markets uniquely positions the telecommunication service provider to capitalise on the extensive user data that exists within their network. Through the analysis of service usage it is possible to build lists of eligible customers for mobile financial services.

Apeiron offers credit scoring abilities in order to launch new financial services such as micro-loans. These new services can provide an important way to attract and retain subscribers, while also bringing new revenue sources.

The service provider can leverage Apeiron's credit scoring offer in two ways either by using the credit score to accept or decline a request initiated by a subscriber or by analysing the population to build a segmentation list of eligible subscribers to propose a new service.

Liquidity Management

Apeiron offers predictive analytics to support liquidity management. This supports the service provider to retain subscribers by maintaining service quality, ensuring each agent has enough cash to serve subscribers. Liquidity management also promotes security as agents need not maintain high amounts of cash when not required thereby reducing the risk of robbery.

Service provider OPEX can also be reduced through liquidity management. Predicting the right amount of cash to the right agent at the right time is an effective approach for cost reduction in the liquidity chain.